

**Information to identify the case:**

Debtor 1	<b>Guilan Norouzi</b>	Social Security number or ITIN	<b>xxx-xx-8749</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Missouri</b>	Date case filed for chapter	<b>7 7/1/16</b>
Case number:	<b>16-44742</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Order and Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim  
Deadline****12/15**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights, consult an attorney.

**The staff of the Bankruptcy Clerk's Office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Guilan Norouzi	
2. All other names used in the last 8 years		
3. Address	1 Chasselle Lane St Louis, MO 63141	
4. Debtor's attorney Name and address	Robert E. Eggmann Desai Eggmann Mason LLC 7733 Forsyth Boulevard, Suite 800 Clayton, MO 63105	Contact phone: <u>314-881-0800</u> Email: <u>reggmann@demlawllc.com</u>
5. Bankruptcy trustee Name and address	Kristin J Conwell Conwell Law Firm LLC PO Box 56550 St. Louis, MO 63156	Contact phone: <u>(314) 652-1120</u> Email: <u>kconwell@conwellfirm.com</u>

For more information, see page 2 >

<b>6. Bankruptcy Clerk's Office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: <a href="https://ecf.moeb.uscourts.gov">https://ecf.moeb.uscourts.gov</a>  Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.					
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 5, 2016 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.	Location:  <b>111 South Tenth Street, First Floor, Room 1.310, St. Louis, MO 63102</b>				
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.					
<b>9. Deadlines</b> The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td data-bbox="521 756 987 995"> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under §727(a)(8) or (9).</li> </ul> </td> <td data-bbox="1008 756 1479 903"> <b>Filing deadline: 10/4/16</b>            The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.         </td> </tr> <tr> <td data-bbox="521 1142 987 1247"> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </td> <td data-bbox="1008 1142 1479 1226"> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.         </td> </tr> </table>		<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under §727(a)(8) or (9).</li> </ul>	<b>Filing deadline: 10/4/16</b> The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.
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<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.					
<b>10. Proof of claim</b> Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.					
<b>11. Foreign Creditors</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.					
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.					

For more information, see page 3 &gt;

<b>13. Abandonment of Property</b>	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.
<b>14. Domestic Support Obligation – Child Support</b>	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

**So Ordered:**


United States Bankruptcy Judge

**Date:** 7/1/16

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at [www.pacer.gov](http://www.pacer.gov). Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <http://www.moeb.uscourts.gov>.

**Debtor information needed at the meeting of creditors:**

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Mean Test/Form(s) (B122)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date (must be provided to trustee by the 45th day after the petition date)
- Records of any amounts withheld under a garnishment or levy at the time the bankruptcy case was filed.

**Debtor Identification:**

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

Certificate of Notice  
United States Bankruptcy Court  
Eastern District of MissouriIn re:  
Guilan Norouzi  
DebtorCase No. 16-44742-cer  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 38

Date Rcvd: Jul 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2016.

db +Guilan Norouzi, 1 Chasselle Lane, St Louis, MO 63141-7330  
ust +Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127  
17340613 +BWTP PC, 424 Woods Mill Road, Suite 340, Chesterfield, MO 63017-3480  
17340610 +Bank United, N.A., C/O Michael P. Stephens, Esq., Jenkins & Kling, P.C.,  
150 N. Meramec, Ste 400, Saint Louis, MO 63105-3753  
17340611 +Bankers Healthcare Group, P.O. Box 306005, Nashville, TN 37230-6005  
17340612 +Brian E. Douglas Esq., Briam M. Douglas, Esq., McCarthy Leonard & Kaemmerer, LC,  
825 Maryville Centre Dr., Ste. 300, Town and Country, MO 63017-5946  
17340614 +Byron Cohen, Esq., 225 S. Meramec Ave., Saint Louis, MO 63105-3511  
17340615 +CAN Capital Asset Servicing, Inc., 414 West 14th Street, Suite 302, New York, NY 10014-1030  
17340617 +David Julian Cook, Cook Collection Attorneys, PLC, 165 Fell Street,  
San Francisco, CA 94102-5106  
17340620 +Enterprise Bank & Trust, P.O. Box 790408, Saint Louis, MO 63179-0408  
17340621 +GNVZ, LC, R/A Gregory Hoffman, 230 South Bemiston, Ste. 1110, Saint Louis, MO 63105-1912  
17340624 +IOU Central, Inc., 600 Townpark Lane, #100, Kennesaw, GA 30144-3736  
17340625 +James V. O'Brien, 7908 Bonhomme, Suite 200, Saint Louis, MO 63105-3549  
17340626 +John Wallach & Bruce Weingart, 1034 South Brentwood Blvd., Ste. 1900,  
Saint Louis, MO 63117-1222  
17340627 +Mark Epperson, 1925 Main Street, Apt. 13, Portage Des Sioux, MO 63373-1401  
17340628 +Mark Pasewark, 711 Old Ballas Road, Saint Louis, MO 63141-7069  
17340629 +Mary Lammert, C/O Andrew M. Lammert, Esq., McCarthy Leonard & Kaemmerer, LC,  
825 Maryville Centre Dr., Ste. 300, Town and Country, MO 63017-5946  
17340630 +Matthew M. Peters, Martin Leigh PC, 1044 Main Street, 900, Kansas City, MO 64105-2126  
17340631 +Michael Patrick Stephens, Esq., 150 North Meramec Ave., Ste. 400,  
Saint Louis, MO 63105-3753  
17340633 +New York Community Bank, P.O. Box 742579, Cincinnati, OH 45274-2579  
17340634 ++PINNACLE BANK, PO BOX 598, GRETNA NE 68028-0598  
(address filed with court: Pinnacle Bank, 20544 Highway 370, PO Box 598,  
Gretna, NE 68028)  
17340635 +PNC Bank Visa, P.O. Box 856177, Louisville, KY 40285-6177  
17340636 +Pulaski Bank Visa, P.O. Box 790408, St. Louis, MO 63179-0408  
17340637 +Robert J. Lenze, Esq., 3703 Watson Road, Saint Louis, MO 63109-1236  
17340638 +SLCARD, 7394 Lindbergh Blvd., Hazelwood, MO 63042  
17340639 +St. Louis County Collector of Revenue, 41 South Central Ave., Saint Louis, MO 63105-1799  
17340640 +St. Louis Economic Development, 7733 Forsyth Blvd., Ste. 2200 and 2300,  
Saint Louis, MO 63105-1880  
17340641 +Teryl Riggins, 6037 Kingsbury, Saint Louis, MO 63112-1303  
17340643 +Victoria Zadeh, 415 Poinsettia Road, Clearwater, FL 33756-1026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: reggmann@demlawllc.com Jul 02 2016 00:13:58 Robert E. Eggmann,  
Desai Eggmann Mason LLC, 7733 Forsyth Boulevard, Suite 800, Clayton, MO 63105  
tr +EDI: QKJCONWELL.COM Jul 02 2016 00:08:00 Kristin J Conwell, Conwell Law Firm LLC,  
PO Box 56550, St. Louis, MO 63156-0550  
17340608 +E-mail/Text: creditnotices@aligntech.com Jul 02 2016 00:14:33 Align Technology, Inc.,  
2560 Orchard Parkway, San Jose, CA 95131-1033  
17340609 +EDI: AMEREXPR.COM Jul 02 2016 00:08:00 American Express Blue, P.O. Box 650448,  
Dallas, TX 75265-0448  
17340616 +EDI: CHASE.COM Jul 02 2016 00:08:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
17340618 +EDI: DISCOVER.COM Jul 02 2016 00:08:00 Discover, P.O. Box 6103,  
Carol Stream, IL 60197-6103  
17340622 EDI: IRS.COM Jul 02 2016 00:08:00 Internal Revenue Service, P.O. Box 66778, STOP5334STL,  
Saint Louis, MO 63166  
17340632 +E-mail/Text: ecfnofices@dor.mo.gov Jul 02 2016 00:14:04 Missouri Department of Revenue,  
Bankruptcy Unit, P.O. Box 475, 301 West High Street, Jefferson City, MO 65105-0475  
17340642 +EDI: USAA.COM Jul 02 2016 00:08:00 USAA Mastercard, 10750 McDermott Fwy,  
San Antonio, TX 78288-1600

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

17340619 Discover Collection  
17340623\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0865-4

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Jul 01, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2016 at the address(es) listed below:  
NONE.

TOTAL: 0